

<b>Notice of Allowability</b>	Application No.	Applicant(s)	S.J.
	10/723,001	POSTREL, RICHARD	
	Examiner Susanna M. Diaz	Art Unit 3623	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to Applicant's amendment filed 9/17/04.
2.  The allowed claim(s) is/are 1,2,4,6,7,11,12,14-16,18,20,21,25,26,28,30-38 and 41-49.
3.  The drawings filed on 04 November 2003 are accepted by the Examiner.
4.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
 of the:
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application (PTO-152)
6.  Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

*Susanna Diaz*  
SUSANNA M. DIAZ  
PRIMARY EXAMINER

A.U. 3623

## ALLOWANCE

1. This Allowance is responsive to Applicant's amendment filed September 17, 2004.

Claims 30 and 31 have been amended.

Claims 39 and 40 have been cancelled.

- Claims 1, 2, 4, 6, 7, 11, 12, 14-16, 18, 20, 21, 25, 26, 28, 30-38, and 41-49 are presented for examination.

2. The previously pending claim objections are withdrawn in response to Applicant's claim amendments.

## *Terminal Disclaimer*

3. The terminal disclaimers filed on September 17, 2004 disclaiming the terminal portion of any patent granted on this application which would extend beyond the expiration date of Application No. 10/608,736, Application No. 10/648,705, and U.S. Patent No. 6,594,640 have been reviewed and are accepted. The terminal disclaimers have been recorded.

## *Reasons for Allowance*

4. Claims 1, 2, 4, 6, 7, 11, 12, 14-16, 18, 20, 21, 25, 26, 28, 30-38, and 41-49 are allowed.

5. The following is an examiner's statement of reasons for allowance:

The following references have been identified by the Examiner as the closest prior art of record:

(1) MyPoints™ Program, as disclosed in the following references:

(a) Information about the MyPoints™ Program retrieved on July 26, 2002 from Internet

<URL:<http://web.archive.org/web/19980128231040/http://www.mypoints.com>>, herein referred to as MyPoints™ Program web site. This web site was archived by web.archive.org on January 28, 1998.

(b) Oberndorf, "Points for Loyalty," published December 1997.

(c) Riedman, "MyPoints Aims to Be Universal Web Currency," published August 18, 1997.

(2) Biorge et al. (U.S. Patent No. 5,806,045).

(3) Schlumberger Payflex card, as disclosed in the following references:

(a) "World's First Smart Card Frequent Flyer Scheme Debuts," published September 19, 1997.

(b) "Major Airlines Continue Their Smart Card Fly-bys," published January 1998.

(c) "Schlumberger: AOM's Smart Card Frequent Flyer Program Successfully Launched," published May 22, 1998.

(4) Walker et al. (U.S. Patent No. 6,128,599).

Similar to the claimed invention, the MyPoints™ Program is a reward points accumulation and redemption program. Also, the MyPoints™ Program allows a user to gather points from different reward points issuing entities. All gathered points are accumulated in a universal account from which points may be redeemed through a trading server. However, unlike the claimed invention, MyPoints™'s users do not have control over which reward points are accumulated in the universal account; all MyPoints™'s reward points are accumulated in the universal account regardless of which reward points issuing entity issued the reward points. Neither the MyPoints™ Program nor any of the other aforementioned references teaches or suggests the novel aspects of the claimed invention which allow a user to maintain at least one separate reward points account and then selectively choose how many points and from which reward points account(s) to assign a separate reward points accumulation thereof. These novel aspects are recited in claims 1, 2, 4, 6, 7, 11, 12, 14-16, 18, 20, 21, 25, 26, 28, 30-38, and 41-49; therefore, claims 1, 2, 4, 6, 7, 11, 12, 14-16, 18, 20, 21, 25, 26, 28, 30-38, and 41-49 are all deemed to be allowable over the prior art of record.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Susanna M. Diaz whose telephone number is (703) 305-1337. The examiner can normally be reached on Monday-Friday, 9 am - 5 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tariq Hafiz can be reached on (703) 305-9643.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Receptionist whose telephone number is (703)308-1113.

Any response to this action should be mailed to:

**Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450**

or faxed to:

**(703)305-7687** [Official communications; including After Final communications labeled "Box AF"]

**(703)746-7048** [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, 22202, 7<sup>th</sup> floor receptionist.

*Susanna Diaz*  
Susanna M. Diaz  
Primary Examiner  
Art Unit 3623  
September 28, 2004